Case 16-37804 Doc 1 Filed 11/30/16 Entered 11/30/16 13:15:03 Desc Main Document. Page 1 of 10 FILED Fill in this information to identify your case: UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Northern District of Illinois NOV 30 2016 Case number (If known): Chapter you are filing under: ☐ Chapter 7 JEFFREY P. ALLSTEADT, CLERK Chapter 11 Chapter 12 Check if this is an ☐ Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself** About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture First name identification (for example, your driver's license or passport). Middle name Bring your picture Last name identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name years Include your married or Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name 3. Only the last 4 digits of your Social Security number or federal OR Individual Taxpayer Identification number (ITIN)

Case 16-37804 Filed 11/30/16 Entered 11/30/16 13:15:03 Desc Main Page 2 of 10 Debtor 1 **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names have not used any business names or EINs. I have not used any business names or EINs. and Employer **Identification Numbers** (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names Business name Business name EIN 5. Where you live If Debtor 2 lives at a different address: Number City ZIP Code County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send above, fill it in here. Note that the court will send any notices to you at this mailing address. any notices to this mailing address. Number Street Number Street P.O. Box P.O. Box City State ZIP Code City State ZIP Code 6. Why you are choosing Chéck one: Check one: this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. I have another reason. Explain. I have another reason. Explain. (See 28 U.S.C. § 1408.) (See 28 U.S.C. § 1408.)

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## **Tell the Court About Your Bankruptcy Case**

7.	The chapter of the Bankruptcy Code you are choosing to file under	for Bank Cha Cha Cha	one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing inkruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  hapter 7  hapter 11  hapter 12					
8.	How you will pay the fee	local your subr with  I nee Appi  I req By la less pay t	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.  I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).  I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the last 8 years?	No Yes.				MM / DD / YYYY  MM / DD / YYYY  MM / DD / YYYY	Case number  Case number  Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	M No ☐ Yes.	District		When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known	
11.	Do you rent your residence?	☑ No. ☐ Yes.	residence ☐ No. G ☐ Yes. f	12. landlord obtained ? to to line 12.	an eviction judgr ment About an E	Eviction Judgment	and do you want to stay in your  Against You (Form 101A) and file it with	

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Debtor 1

rt 3:	Report	About	Anv	Businesses	You	Own .	as a	Sole	Proprieto
		-	~…,	- Mailing aca		~ ***	u	-	op: .ccv

. Are you a sole proprietor	☑ No. G	o to Part 4.				
of any full- or part-time business?	Yes. I	Name and location of bu	siness			
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as	Ī	Name of business, if any				
a corporation, partnership, or LLC.	1	Number Street				A A A A A A A A A A A A A A A A A A A
If you have more than one sole proprietorship, use a separate sheet and attach it	~			<del> </del>		
to this petition.	_	City			State	ZIP Code
	(	Check the appropriate be	ox to describe	your business:		
	Į	☐ Health Care Busines	s (as defined in	11 U.S.C. § 10	)1(27A))	
	(	☐ Single Asset Real Es	tate (as define	d in 11 U.S.C. §	101(51B))	
	Į	☐ Stockbroker (as defir	ed in 11 U.S.0	C. § 101(53A))		
	(	Commodity Broker (a	is defined in 1	U.S.C. § 101(€	3))	
	į	None of the above				
For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No. It	he Bankruptcy Code.	11, but I am N			or according to the definition in ording to the definition in the
art 4: Report if You Own	or Have A	ny Hazardous Prope	erty or Any I	Property Tha	t Needs I	mmediate Attention
Do you own or have any	<b>☑</b> No					
property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is the hazard?				
identifiable hazard to public health or safety?						
Or do you own any property that needs immediate attention?		If immediate attention is	needed, why	is it needed?		
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?						
		Where is the property?	Number	Street		
			City			State ZIP Code

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## Part 5:

#### **Explain Your Efforts to Receive a Briefing About Credit Counseling**

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

	Abou	ıt D	ebto	r	1	
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You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am	not	require	d to	rece	ive a	briefing	about
cred	lit co	ounselii	ng b	ecaus	se of	:	

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military

duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not	required	to	receive	a	briefing	about
credit co	ounselina	b	ecause o	f:		

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone or

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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First Name Middle Name Last Name Case number (if known)

First Name Middle  Part 6: Answer These Qu	Name Last Name  Lestions for Reporting Purpo	ses			
16. What kind of debts do you have?	as "incurred by an individ No. Go to line 16b. Wes. Go to line 17.	arily consumer debts? Consumer deblual primarily for a personal, family, or house debts? Business debts investment or through the operation of the	sehold purpose." are debts that you incurred to obtain		
	No. Go to line 16c.  Yes. Go to line 17.	investment of through the operation of the	oddinedd o'r in oddinonia		
		ou owe that are not consumer debts or bus	siness debts.		
17. Are you filing under Chapter 7?	No. I am not filing under (	Chapter 7. Go to line 18.			
Do you estimate that aft any exempt property is excluded and administrative expenses are paid that funds will l available for distribution to unsecured creditors?	administrative expens No No Yes	oter 7. Do you estimate that after any exen ses are paid that funds will be available to			
18. How many creditors do you estimate that you owe?	<ul><li>□ 1-49</li><li>□ 50-99</li><li>□ 100-199</li><li>□ 200-999</li></ul>	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Pari 7: Sign Below					
For you	correct.  If I have chosen to file under C	and I declare under penalty of perjury that Chapter 7, I am aware that I may proceed, . I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13		
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I understand making a false st	sult in fines up to \$250,000, or imprisonme	money or property by fraud in connection		
	Signature of Debtor 1	<b>x</b>	e of Debtor 2		
	Executed on $\frac{1130}{1130}$	2016 Executed	d on		

MM / DD / YYYY

ase 16-37804 Doc 1 Filed 11/30/16 Entered 11/30/16 13:15:03 Desc Main Page 7 of 10 Document Case number (if known) Debtor 1 I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility For your attorney, if you are to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief represented by one available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no If you are not represented knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. by an attorney, you do not need to file this page. X Date ММ DD /YYYY Signature of Attorney for Debtor Printed name Firm name Number Street City ZIP Code State Email address Contact phone

State

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Entered 11/30/16 13:15:03 Case 16-37804 Doc 1 Filed 11/30/16 Desc Main Page 8 of 10 ₹**D**ocument Debtor 1 Case number lit known The law allows you, as an individual, to represent yourself in bankruptcy court, but you For you if you are filing this bankruptcy without an should understand that many people find it extremely difficult to represent attorney themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney. If you are represented by To be successful, you must correctly file and handle your bankruptcy case. The rules are very an attorney, you do not technical, and a mistake or inaction may affect your rights. For example, your case may be need to file this page. dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay. You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or property claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned. If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply. Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? □ No√ ☐ Yes Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? ☐ No ☐ Yes Did your pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? 2 No Yes. Name of Person. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

Signature of Debto

Contact phone

Email address

Cell phone

Date

Signature of Debtor 2

Contact phone

Email address

Cell phone

MM / DD / YYYY

Date

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	)	
Debtor (s)	)	
	)	Case No.
	)	Chapter
	)	

# List of Creditors

City of Chicaso Charles Dept of Revenue 60617 Porking Ticket) 2006 8.9505t	
Medical-St. Bernard Hospital 326 W.64494. Chgo, IL 60621	
Mike Furniture 1259 N. Ashland Chaptile 60622	

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